



This document describes the Housing Finance Agency (HFA) Hardest-Hit Fund (HHF) data that state HFAs are required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All HFA HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained HFA records. Data should be reported by each state HFA by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by the state HFA. Program specific data is separated into reporting tabs for each individual program. State HFAs should report program performance data on an individual program basis. A data dictionary has been provided to assist in the definition of each data point.

Template Version Date: August 2011

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	759	1619
	Number of Unique Borrowers Denied Assistance	602	1680
	Number of Unique Borrowers Withdrawn from Program	73	144
	Number of Unique Borrowers in Process	765	N/A
	Total Number of Unique Borrower Applicants	2199	4208
Borrower Income (\$)			
	Above \$90,000	2%	2%
	\$70,000- \$89,000	4%	3%
	\$50,000- \$69,000	12%	9%
	Below \$50,000	82%	86%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	4%	4%
	110%- 119%	2%	2%
	100%- 109%	3%	3%
	90%- 99%	4%	3%
	80%- 89%	5%	4%
	Below 80%	82%	84%
Geographic Breakdown (by county)			
	Alcona	1	2
	Alger	0	0
	Allegan	10	21
	Alpena	5	13
	Antrim	2	2
	Arenac	2	4
	Baraga	0	0
	Barry	3	11
	Bay	16	31
	Benzie	3	15
	Berrien	8	16
	Branch	3	12
	Calhoun	6	15
	Cass	4	6
	Charlevoix	4	8
	Cheboygan	2	7
	Chippewa	1	1
	Clare	2	6
	Clinton	4	12
	Crawford	2	4
	Delta	6	24
	Dickinson	2	4
	Eaton	13	25
	Emmet	5	9
	Genessee	33	96
	Galdwin	3	8
	Gogebic	1	1
	Grand Traverse	12	16
	Gratiot	6	24
	Hillsdale	3	10
	Houghton	1	6
	Huron	4	17
	Ingham	33	56
	Ionia	4	15
	Iosco	1	8
	Iron	0	0
	Isabella	9	27
	Jackson	12	31
	Kalamazoo	20	25
	Kalkaska	2	3
	Kent	49	99
	Keweenaw	0	0

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Lake	1	5
	Lapeer	9	14
	Leelanau	1	2
	Lenawee	11	40
	Livingston	12	27
	Luce	0	0
	Mackinac	1	3
	Macomb	58	103
	Manistee	3	5
	Marquette	4	7
	Mason	2	3
	Mecosta	2	12
	Menominee	0	2
	Midland	5	17
	Missaukee	0	3
	Monroe	8	14
	Montcalm	4	13
	Montmorency	0	0
	Muskegon	19	31
	Newaygo	6	19
	Oakland	68	117
	Oceana	1	4
	Ogemaw	1	10
	Ontongan	1	1
	Osceloa	2	5
	Oscoda	0	1
	Otsego	5	9
	Ottawa	15	27
	Presque Isle	1	2
	Roscommon	3	4
	Saginaw	22	46
	Sanilac	1	15
	Schoolcraft	1	6
	Shiawassee	4	14
	St. Clair	11	28
	St. Joseph	5	16
	Tuscola	11	37
	Van Buren	7	13
	Washtenaw	28	41
	Wayne	128	207
	Wexford	1	6

Michigan			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	6	23
	Asian	2	3
	Black or African American	182	247
	Native Hawaiian or other Pacific Islander	1	6
	White	526	1172
	Information Not Provided by Borrower	42	168
	Ethnicity		
	Hispanic or Latino	19	36
	Not Hispanic or Latino	740	1583
	Information Not Provided by Borrower	0	0
	Sex		
	Male	401	938
	Female	358	681
	Information Not Provided by Borrower	0	0
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	1	8
	Asian	0	1
	Black or African American	22	34
	Native Hawaiian or other Pacific Islander	0	2
	White	205	446
	Information Not Provided by Borrower	17	69
	Ethnicity		
	Hispanic or Latino	10	16
	Not Hispanic or Latino	230	539
	Information Not Provided by Borrower	5	5
	Sex		
	Male	68	102
	Female	172	453
	Information Not Provided by Borrower	5	5
Hardship			
	Unemployment	453	1037
	Underemployment	88	185
	Divorce	9	30
	Medical Condition	75	145
	Death	11	19
	Other	123	203
Current Loan to Value Ratio (LTV)			
	<100%	7%	2%
	100%- 109%	7%	8%
	110%-120%	7%	5%
	>120%	79%	85%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	0%	0%
	100%-119%	14%	11%
	120%-139%	7%	21%
	140%-159%	7%	12%
	>=160%	72%	56%
Delinquency Status (%)			
	Current	25%	31%
	30+	16%	16%
	60+	19%	18%
	90+	40%	35%
Household Size			
	1	166	389
	2	206	423
	3	151	295
	4	140	303
	5+	96	209

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applications Approved	391	711
	% of Total Number of Applications	40%	35%
	<i>Denied</i>		
	Number of Applications Denied	434	1177
	% of Total Number of Applications	45%	57%
	<i>Withdrawn</i>		
	Number of Applications Withdrawn	21	35
	% of Total Number of Applications	2%	2%
	<i>In Process</i>		
	Number of Applications In Process	127	N/A
	% of Total Number of Applications	13%	N/A
	<i>Total</i>		
	Total Number of Applications Received	973	2050
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	836.78	815
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	0	0
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	95830.06	91785
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	0	0
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	3305.09	3329
Assistance Characteristics			
	Assistance Provided to Date	1515092.05	2574483.5
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	80	53
	<i>Current</i>		
	Number	20	41
	%	5%	6%
	<i>Delinquent (30+)</i>		
	Number	74	132
	%	19%	19%
	<i>Delinquent (60+)</i>		
	Number	95	179
	%	24%	25%
	<i>Delinquent (90+)</i>		
	Number	202	359
	%	52%	50%

Michigan			
HFA Performance Data Reporting- Program Performance Loan Rescue Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	396	710
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	2	12
	%	1%	2%
	<i>Cancelled</i>		
	Number	1	2
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	2	2
	%	1%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0%	0%
	<i>Reinstatement/Current/Payoff</i>		
	Number	391	694
	%	99%	98%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0%	0%
Homeownership Retention²			
	Six Months Number	N/A	313
	Six Months %	N/A	96%
	Twelve Months Number	N/A	103
	Twelve Months %	N/A	94%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement 2. Borrower still owns home			

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applications Approved	14	61
	% of Total Number of Applications	8%	19%
	<i>Denied</i>		
	Number of Applications Denied	121	228
	% of Total Number of Applications	69%	69%
	<i>Withdrawn</i>		
	Number of Applications Withdrawn	6	6
	% of Total Number of Applications	3%	2%
	<i>In Process</i>		
	Number of Applications In Process	34	N/A
	% of Total Number of Applications	20%	N/A
	<i>Total</i>		
	Total Number of Applications Received	175	329
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1043.43	876
	Median 1st Lien Housing Payment After Assistance	545.81	637
	Median 2nd Lien Housing Payment Before Assistance	0	0
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	82125.25	104627
	Median 1st Lien UPB After Program Entry	60946.29	90000
	Median 2nd Lien UPB Before Program Entry	0	0
	Median 2nd Lien UPB After Program Entry	0	0
	Median Principal Forgiveness ¹	10000	20000
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	10000	10000
Assistance Characteristics			
	Assistance Provided to Date	123073.86	549534.52
	Total Lender/Servicer Assistance Amount	123073.86	549606.86
	Borrowers Receiving Lender/Servicer Match (%)	100%	100%
	Median Lender/Servicer Assistance per Borrower	10000	10000
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	115	15
	<i>Current</i>		
	Number	4	22
	%	29%	36%
	<i>Delinquent (30+)</i>		
	Number	2	12
	%	14%	20%
	<i>Delinquent (60+)</i>		
	Number	3	7
	%	21%	11%
	<i>Delinquent (90+)</i>		
	Number	5	20
	%	36%	33%

Michigan			
HFA Performance Data Reporting- Program Performance Principal Curtailment Program			
		QTD	Cumulative
Program Outcomes			
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	14	61
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	1
	%	0%	2%
	<i>Cancelled</i>		
	Number	0	0
	%	0%	0%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	14	60
	%	100%	98%
Homeownership Retention²			
	Six Months Number	N/A	47
	Six Months %	N/A	98%
	Twelve Months Number	N/A	20
	Twelve Months %	N/A	95%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement 2. Borrower still owns home			

Michigan			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applications Approved	354	847
	% of Total Number of Applications	34%	46%
	<i>Denied</i>		
	Number of Applications Denied	47	275
	% of Total Number of Applications	4%	15%
	<i>Withdrawn</i>		
	Number of Applications Withdrawn	46	103
	% of Total Number of Applications	4%	6%
	<i>In Process</i>		
	Number of Applications In Process	604	N/A
	% of Total Number of Applications	58%	N/A
	<i>Total</i>		
	Total Number of Applications Received	1051	1829
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	855.15	846
	Median 1st Lien Housing Payment After Assistance	447.36	460
	Median 2nd Lien Housing Payment Before Assistance	0	0
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	92651.84	94781.96
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	0	0
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹	0	0
	Median Length of Time Borrower Receives Assistance	N/A	4
	Median Assistance Amount	1263	2589.56
Assistance Characteristics			
	Assistance Provided to Date	1125393.66	2553995.86
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	89	38
	<i>Current</i>		
	Number	161	438
	%	45%	52%
	<i>Delinquent (30+)</i>		
	Number	46	112
	%	13%	13%
	<i>Delinquent (60+)</i>		
	Number	49	106
	%	14%	12%
	<i>Delinquent (90+)</i>		
	Number	98	191
	%	28%	23%
Program Outcomes			

Michigan			
HFA Performance Data Reporting- Program Performance Unemployment Mortgage Subsidy Program			
		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	130	237
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	4
	%	0%	2%
	<i>Cancelled</i>		
	Number	29	49
	%	22%	21%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0%	0%
	<i>Short Sale</i>		
	Number	0	0
	%	0%	0%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0%	0%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	48	129
	%	37%	54%
	<i>Reinstatement/Current/Payoff</i>		
	Number	1	2
	%	1%	1%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	52	53
	%	40%	22%
Homeownership Retention ²			
	Six Months Number	N/A	436
	Six Months %	N/A	99%
	Twelve Months Number	N/A	81
	Twelve Months %	N/A	100%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0%
1. Includes second mortgage settlement 2. Borrower still owns home			

Data Dictionary		
HFA Performance Data Reporting- Borrower Characteristics		
The Following Data Points Are To Be Reported In Aggregate For All Programs:		
Unique Borrower Count		
	Number of Unique Borrowers Receiving Assistance	Total number of unique borrowers having received some form of assistance under any one of the HFA's programs. The number of borrowers represented in the other "Borrower Characteristics" fields should foot to this number.
	Number of Unique Borrowers Denied Assistance	Total number of unique borrowers not receiving assistance under any of the programs and not withdrawn
	Number of Unique Borrowers Withdrawn from Program	Total number of unique borrowers who do not receive assistance under any program because of voluntary withdrawal after approval or failure to complete application despite attempts by the HFA
	Number of Unique Borrowers in Process	Total number of unique borrowers who have not been decisioned for any program and are pending review. This should be reported in the QTD column only.
	Total Number of Unique Applicants	Total number of unique borrowers. This should be the total of the four above fields (using the QTD column for in process borrowers).
Borrower Income		
	All Categories	At the time of assistance, borrower's annual income (\$) rounded to the nearest thousand.
Borrower Income as Percent of Area Median Income (AMI)		
	All Categories	At the time of assistance, borrower's annual income as a percentage of area median income.
Geographic Breakdown (by County)		
	All Categories	Number of aggregate borrowers assisted in each county listed.
Home Mortgage Disclosure Act (HMDA)		
	Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Co-Borrower	
	Race	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Ethnicity	
	All Categories	All totals for the aggregate number of borrowers assisted.
	Sex	
	All Categories	All totals for the aggregate number of borrowers assisted.
Hardship		
	All Categories	All totals for the aggregate number of borrowers assisted.
Current Loan to Value Ratio (LTV)		
	All Categories	Market loan to value ratio calculated using the unpaid principal balance at the time of assistance divided by the most current valuation at the time of assistance.
Current Combined Loan to Value Ratio (CLTV)		
	All Categories	Market combined loan to value ratio calculated using the unpaid principal balance for all first and junior liens at the time of assistance divided by the most current valuation at the time of assistance.
Delinquency Status (%)		
	All Categories	Delinquency status at the time of assistance.
Household Size		
	All Categories	Household size at the time of assistance.
HFA Performance Data Reporting- Program Performance		
The Following Data Points Are To Be Reported In Aggregate For All Programs		
Program Intake/Evaluation		
	Approved	
	Number of Applications Approved	The total number of applications approved for assistance for the specific program
	% of Total Number of Applications	Total number of applications approved for assistance for the specific program divided by the total number of applications received for the specific program.
	Denied	
	Number of Applications Denied	The total number of applications denied for assistance for the specific program. A borrower that has provided the necessary information for consideration for program assistance, but is not approved for this assistance.
	% of Total Number of Applications	Total number of applications denied for assistance for the specific program divided by the total number of applications received for the specific program.
	Withdrawn	
	Number of Applications Withdrawn	The total number of applications withdrawn from the specific program. A withdrawal is defined as a borrower who was approved but never received funding, or a borrower who drops out of the process despite attempts by the HFA to complete application.
	% of Total Number of Applications	Total number of applications for assistance withdrawn for the specific program divided by the total number of applications received for the specific program.
	In Process	
	Number of Applications In Process	The total number of applications for the specific program that have not been decisioned and are pending review. This should be reported in the QTD column only.
	% of Total Number of Applications	Total number of applications for the specific program that have not been decisioned and are pending review divided by the total number of applications received for the specific program.
	Total	
	Total Number of Applications Received	Total number of applications received for the specific program (approved, denied, withdrawn and QTD in process).
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	Number of households participating in other HFA sponsored HHF programs or other HHF program components.

Program Characteristics		
General Characteristics		
	Median 1st Lien Housing Payment Before Assistance	Median first lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their first lien before receiving assistance.
	Median 1st Lien Housing Payment After Assistance	Median first lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual first lien payment less HFA contribution.
	Median 2nd Lien Housing Payment Before Assistance	Median second lien housing payment paid by homeowner for all approved applicants prior to receiving assistance. In other words, the median contractual borrower payment on their second lien before receiving assistance.
	Median 2nd Lien Housing Payment After Assistance	Median second lien housing payment paid by homeowner for after receiving assistance. In other words, the median contractual second lien payment less HFA contribution.
	Median 1st Lien UPB Before Program Entry	Median principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 1st Lien UPB After Program Entry	Median principal balance of all applicants approved for assistance after receiving assistance.
	Median 2nd Lien UPB Before Program Entry	Median second lien principal balance of all applicants approved for assistance prior to receiving assistance.
	Median 2nd Lien UPB After Program Entry	Median second lien principal balance of all applicants approved for assistance after receiving assistance.
	Median Principal Forgiveness	Median amount of principal forgiveness granted (\$). This should only include extinguished fees in the event that those fees have been capitalized. *Includes second lien extinguishment
	Median Length of Time Borrower Receives Assistance	Median length of time a borrower receives on-going assistance (e.g., unemployment programs). Please report in months (round up to closest integer). This only need be reported in the cumulative column.
	Median Assistance Amount	Median amount of assistance (\$).
Assistance Characteristics		
	Assistance Provided	assistance).
	Total Lender/Service Assistance Amount	Total amount of aggregate assistance provided by the lenders / servicers (does not include HFA assistance). Lender waiving fees and / or forbearance does not count towards lender / servicer assistance.
	Borrowers Receiving Lender/Service Match (%)	Percent of borrowers receiving lender/servicer match out of the total number of assisted applicants.
	Median Lender/Service Assistance per Borrower	Median lender/servicer matching amount (for borrowers receiving matching)
Other Characteristics		
	Median Length of Time from Initial Request to Assistance Granted	Median length of time from initial contact with borrower (general eligibility determination) to granted assistance. Please report in days (round up to closest integer).
	<i>Current</i>	
	Number	Number of households current at the time assistance is received.
	%	Percent of current households divided by the total number of approved applicants.
	<i>Delinquent (30+)</i>	
	Number	Number of households 30+ days delinquent but less than 60 days delinquent at the time assistance is received.
	%	Percent of 30+ days delinquent but less than 60 days delinquent households divided by the total number of approved applicants.
	<i>Delinquent (60+)</i>	
	Number	Number of households 60+ days delinquent but less than 90 days delinquent at the time assistance is received.
	%	number of approved applicants.
	<i>Delinquent (90+)</i>	
	Number	Number of households 90+ Days delinquent at the time assistance is received.
	%	Percent of 90+ days delinquent households divided by the total number of approved applicants.
Program Outcomes		
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcome)	Number of households who are not longer in the HFA program and reach an alternative outcome or program completion/transition.
Alternative Outcomes		
	<i>Foreclosure Sale</i>	
	Number	Number of households transitioned out of the HHF program into a foreclosure sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in foreclosure.
	<i>Cancelled</i>	
	Number	Number of borrowers who were approved and funded , then were disqualified or voluntarily withdrew from the program without re-employment or other intended transition.
	%	Percent of transitioned households that were cancelled from the program.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in deed in lieu.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as an alternative outcome of the program.
	%	Percent of transitioned households that resulted in short sale.

Program Completion/ Transition		
	<i>Loan Modification Program</i>	
	Number	Number of households that transitioned into a loan modification program (such as the Making Home Affordable Program)
	%	Percent of transitioned households entering a loan modification program.
	<i>Re-employed/ Regain Appropriate Employment Level</i>	
	Number	Number of households transitioned out of the program due to regaining employment and/or appropriate levels of employment.
	%	Percent of transitioned households that resulted in re-employment or regained employment levels.
	<i>Reinstatement/Current/Payoff</i>	
	Number	Number of households transitioned out of the program due to reinstating/bringing loan current or paying off their mortgage loan.
	%	Percent of transitioned households that resulted in reinstatement/current or payoff.
	<i>Short Sale</i>	
	Number	Number of households transitioned out of the HHF program into a short sale as the desired outcome of the program.
	%	Percent of transitioned households that resulted in short sale.
	<i>Deed in Lieu</i>	
	Number	Number of households transitioned out of the HHF program into a deed in lieu as the desired outcome of the program.
	%	Percent of transitioned households that resulted in a deed in lieu
	<i>Other - Borrower Still Owns Home</i>	
	Number	Number of households transitioned out of the HHF program not falling into one of the transition categories above, but still maintaining ownership of the home.
	%	Percent of transitioned households in this category
Homeownership Retention ¹		
	Six Months	Number of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance.
	%	Percent of households assisted by the program in which the borrower retains ownership 6 months post receipt of initial assistance divided by the total number of households assisted by the program 6 months prior to reporting period.
	Twelve Months	Number of households assisted by the program in which borrower retains ownership 12 months post receipt of initial assistance.
	%	Percent of households assisted by the program in which the borrower retains ownership 12 months post receipt of initial assistance divided by the total number of households assisted by the program 12 months prior to reporting period.
	Unreachable	Number of homes assisted by the program that are unable to be verified by any means.
	%	Percent of homes assisted by the Program that are unable to be verified by any means.
¹ Borrower still owns home * Information should reflect quarterly activity (e.g., borrowers assisted during the reporting quarter)		